

Explanations of the Patent Claims

One of the patents cited by the Examiner in the Office Action of June 19, 2003 was Taylor (US Pat. 5,578,808). Fig. 4 of that patent shows all PINs to be 3333. This is further proof of the difference between ROSE et al (US Pat. 5,770,843), which uses PINs, and my invention, where an index number identifies a single account number.

I had previously cited my European Patent EU 1221144. The claims within that patent are in the public record. I herewith attach the Notice of Allowance from the Canadian Intellectual Property Office (issued July 31, 2003) and list the approved Claims.

**CANADIAN PATENT APPLICATION CA 2,381,807**  
**CLAIMS APPROVED**

The claims approved by the CIPO are:

1. A system allowing a single card device to be utilized in accessing a plurality of applications, the system comprising:
  - (a) a card processing system;
  - (b) a card reader communicatively coupleable to the card processing system, the card reader being operative to read a data identification number from the single card device and to receive an index number selected by a user of the card device through a data interface;
  - (c) the processing system, in response to receiving the data identification number and said index number from the card reader, being operative to identify a single account number associated with the data identification number and said index number when the index number is within a first subset of index numbers from a domain of potential index numbers.
2. The system of Claim 1, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to disable the card device from further use when the index number is within a second subset of index numbers from the domain of potential index numbers.
3. The system of Claim 1, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is operative to re-enable a disabled card device when the index number is within a third subset of index numbers from the domain of potential index numbers.
4. The system of Claim 2, wherein the processing system, in response to receiving the data identification number and said index number from the card reader, is

operative to re-enable a disabled card device when the index number is within a third subset of index numbers from the domain of potential index numbers.

5. A system for secure processing of multi-application card devices, comprising:

a) at least one client subsystem, comprising:

- i. a card reader, capable of reading data, including at least an identification number, from a card device;
- ii. a data entry means;

b) at least one card issuer subsystem;

c) a card translator subsystem, comprising:

- i. a database comprising at least one record;
- ii. means to:
  1. receive an account number request including at least an identification number and an index number;
  2. use the identification number to retrieve a record from the database;
  3. send a first response to the subsystem from which the account number request was received when the index number is within a first subset of index numbers from a domain of potential index numbers;
  4. disable access to account information and send a second response to the subsystem from which the account number request was received when the index number is within a second subset of index numbers from the domain of potential index numbers;
  5. re-enable access to account information and send a third response to the subsystem from which the account number request was received when the index number is within a third subset of index numbers from the domain of potential index numbers.

6. The system of claim 5, wherein the account number request is received by the card translator subsystem from a card processor subsystem that is operative to transmit the request including an identification number, and an index number, to the card translator subsystem.

7. The system of claim 5, wherein the account number request is received by the card translator subsystem from a card processor subsystem that is operative to initiate the request including an identification number, and an index number, to the card translator subsystem.
8. The system of claim 5, wherein the account number request is received by the card translator subsystem from a card issuer subsystem that is operative to transmit the request including an identification number, and an index number, to the card translator subsystem.
9. The system of claim 5, wherein the account number request is received by the card translator subsystem from a card issuer subsystem that is operative to initiate the request including an identification number, and an index number, to the card translator subsystem.
10. The system of claim 5, wherein the response to the account number request is received by a card processor subsystem, the card processor subsystem operative to receive the response, process the response and transmit a response to the subsystem that initiated the account number request.
11. The system of claim 5, wherein the response to the account number request is received by a card issuer subsystem, the card issuer subsystem operative to receive the response, process the response and transmit a response to the subsystem that initiated the account number request.
12. The system of claim 5, wherein the translator and database are communicatively coupleable to a system from the group comprising a client subsystem, a card processor subsystem and a card issuer subsystem.
13. A method for secure processing of multi-application card transactions, comprising the steps of:
  - a) reading an identification number from a card device;

- b) determining whether the identification number needs to be translated to an account number;
  - c) accepting an index number, pertaining to a single account number, using a data entry means;
  - d) sending an account number request, including the identification number, and the index number, to a card translator subsystem;
  - e) using the identification number and the index number, retrieving account information pertaining to the single account number;
  - f) based on the index number selected, disabling access to account information for future requests that include the identification number;
  - g) based on the index number selected, re-enabling access to account information for future requests that include the identification number;
  - h) based on the index number selected, receiving a response including at least the account number, pertaining to the pre-selected desired account.
14. The method of claim 13, further including sending the account number request to a card processor subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.
15. The method of claim 13, further including sending an account number request from a card processor subsystem that is operative to initiate the request including an identification number, and an index number, to the card translator subsystem.
16. The method of claim 13, further including sending the account number request to a card issuer subsystem that is operative to receive a request from any subsystem, process the request to determine that the card translator subsystem should receive the request, and transmit the request to the card translator subsystem.

17. The method of claim 13, further including sending an account number request from a card issuer subsystem that is operative to initiate the request including an identification number, and an index number, to the card translator subsystem.
18. A method allowing a single card device to be utilized in accessing a plurality of applications, the method comprising the steps of:
  - (a) reading a data identification number from the single card device;
  - (b) receiving an index number selected by a user of the card device through a data interface;
  - (c) identifying a single account number associated with the data identification number and said index number when the index number is within a first subset of index numbers from a domain of potential index numbers.
19. The method of claim 18, further including disabling the card device from further use when the index number is within a second subset of index numbers from the domain of potential index numbers.
20. The method of claim 18, further including re-enabling a disabled card device when the index number is within a third subset of index numbers from the domain of potential index numbers.
21. The method of claim 19, further including re-enabling a disabled card device when the index number is within a third subset of index numbers from the domain of potential index numbers.